

<b>Information to identify the case:</b>			
Debtor 1	<b>David E Agbon-Ifo</b>		Social Security number or ITIN <b>xxx-xx-6179</b>
	First Name	Middle Name	Last Name
Debtor 2			EIN --_-----
(Spouse, if filing)	First Name	Middle Name	Last Name
			Social Security number or ITIN -----
			EIN --_-----
United States Bankruptcy Court	<b>Northern District of Illinois</b>		Date case filed in chapter <b>13</b> <b>11/11/19</b>
Case number: <b>19-32076</b>			Date case converted to chapter <b>7</b> <b>10/21/20</b>

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David E Agbon-Ifo	
2. All other names used in the last 8 years		
3. Address	1951 McConnor Parkway, Unit 59292 Schaumburg, IL 60173	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Catherine L. Steege ESQ Jenner & Block 353 N. Clark Street Chicago, IL 60654	Contact phone 312-222-9350 Email: csteeg@jenner.com

For more information, see page 2 >

Debtor **David E Agbon-Ifo**

Case number **19-32076**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays.  Contact phone 1-866-222-8029  Date: 10/22/20
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 20, 2020 at 03:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Debtors must bring a picture ID and proof of their Social Security Number.</b>	Location:  <b>Appear by Telephone. For instructions,, visit: <a href="http://www.justice.gov/ust-regions-r11/region-11-northern-district-illinois">www.justice.gov/ust-regions-r11/region-11-northern-district-illinois</a></b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline: 1/19/21</b>      <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
David E Agbon-Ifo  
Debtor(s)

Case No. 19-32076-TAB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: evelynng

Page 1 of 3

Date Rcvd: Oct 22, 2020

Form ID: 309A

Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2020:**

Recip ID	Recipient Name and Address
db	+ David E Agbon-Ifo, 1951 McConnor Parkway, Unit 59292, Schaumburg, IL 60173-4371
28465822	+ AGNES BLASZCZAK, C/O SCOTT C. KUNTZ, ESQ, 900 E NORTHWEST HWY, MOUNT PROSPECT, IL 60056-3444
28375945	++ AMERILOAN DBA TFS CORP, PO BOX 111, MIAMI OK 74355-0111 address filed with court:, Cash Advance, Attn: Bankruptcy Dept, 2533 N. Carson St, Carson City, NV 89706
28375941	Amita Healthcare, 22589 Network Place, Chicago, IL 60673-1225
28375943	+ Arnold Scott Harris, P.C. Attorney, 111 West Jackson Blvd, Ste 600, Chicago, IL 60604-3517
28375946	Check Into Cash, Bankruptcy Department, 6815 W. North Ave, Chicago, IL 60707
28375948	City of Chicago, Depart of Finance, PO Box 88290, Chicago, IL 60680-1290
28375949	+ City of Chicago Bureau Parking, Department of Revenue, PO Box 88292, Chicago, IL 60680-1292
28375950	+ City of Rolling Meadows, 3600 Kirchoff Rd, Rolling Meadows, IL 60008-2498
28375951	+ City of Rolling Meadows Police, C/O Armos Systems Co, 1700 Kiefer Dr, Ste 1, Zion, IL 60099-5105
28375953	+ Dorris Eneamokwu, 6500 N Damen Ave, Chicago, IL 60645
28375955	Eye Care Centers of America, PO Box 842131, Dallas, TX 75284-2131
28377210	Frank Schnobel, 6100 N Broadway, Chicago, IL 60660
28375963	+ HRRG, PO Box 5406, Cincinnati, OH 45273-0001
28375960	+ Heights Finance Corp, 3726 W Elm st, McHenry, IL 60050-4360
28375964	IL Dept of Health & Family Services, PO Box 19152, HFS 2766, Springfield, IL 62794-9152
28375965	+ Illinois Child Support Enforcement, 509 S 6th Street, Springfield, IL 62701-1809
28375967	Illinois State Highway Authority, Attn: Legal Dept - Bob Lane, 2700 Ogden Ave, Downers Grove, IL 60515-1703
28375969	+ Illinois Tollway, PO Box 5544, Chicago, IL 60680-5491
28375971	+ Krystyna Scehura, 5673 N. Northcott Ave, Chicago, IL 60631-3103
28375972	+ Kuntz & Kuntz, 900 E. Northwest Hwy, Mount Prospect, IL 60056-3444
28375976	+ MW585 Midwest Title Loans, Inc, 1597 N. Rand Rd, Palatine, IL 60074-2919
28375973	+ Mab&T-Santander Consum, Attn: Bankruptcy Dept, PO Box 961245, Fort Worth, TX 76161-0244
28375975	+ Midwest Title Loan, 1300 Irving Park Rd, Hanover Park, IL 60133-2568
28375978	+ Northwest Community Healthcare, 28079 Network Place, Chicago, IL 60673-1280
28375979	+ Northwest Community Hospital, 28079 Network Place, Chicago, IL 60673-1280
28375980	+ Pediatrtrust, 2215 N. Sanders Rd, Northbrook, IL 60062-6194
28375981	Penn Credit, 2800 Commerce Drive, PO Box 69703, Harrisburg, PA 17106-9703
28375982	+ QVC, Bankruptcy Department, 303 Miller St, Strasburg, PA 17579-1000
28375983	+ QVC, C/O Bankruptcy Services, 6330 Gulfton, Houston, TX 77081-1108
28375984	+ Secretary of State, Attn: Safety & Financial Resp, 2701 S. Dirksen Pkwy, Springfield, IL 62723-0002
28375985	+ Sonnenschein Financial Services Inc, Two TransAm Plaza, Ste 300, Villa Park, IL 60181-4817
28375988	+ VSAC Federal Loans, PO Box 777, Winooski, VT 05404-0777
28375987	Village of Villa Park, 200 S. Ardmore Ave, Villa Park, IL 60181

TOTAL: 34

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Oct 23 2020 00:53:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076

District/off: 0752-1

User: evelyn

Page 2 of 3

Date Rcvd: Oct 22, 2020

Form ID: 309A

Total Noticed: 56

tr	+ EDI: QCLSTEEGE.COM	Oct 23 2020 02:53:00	Catherine L. Steege, ESQ, Jenner & Block, 353 N. Clark Street, Chicago, IL 60654-5474
28375944	EDI: CAPITALONE.COM	Oct 23 2020 02:53:00	Capital One, Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285
28488427	+ EDI: PHINHARRIS	Oct 23 2020 02:53:00	City of Chicago Department of Finance, c/o Arnold Scott Harris P.C., 111 W Jackson Blvd Ste.600, Chicago IL. 60604-3517
28443171	+ Email/Text: comedbankruptcygroup@exeloncorp.com	Oct 23 2020 00:55:00	Commonwealth Edison Company, Bankruptcy Department, 1919 Swift Drive, Oak Brook, IL 60523-1502
28375952	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 23 2020 01:18:38	Credit One, PO Box 98873, Las Vegas, NV 89193-8873
28375956	+ EDI: AMINFOFP.COM	Oct 23 2020 02:53:00	First Premier Bank, Bankruptcy Department, PO Box 5524, Sioux Falls, SD 57117-5524
28375957	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 23 2020 01:19:39	First Premier Bank, C/O LVNV Funding LLC, PO Box 10584, Greenville, SC 29603-0584
28375958	+ Email/Text: bankruptcy@fncbinc.com	Oct 23 2020 00:53:00	First Premier Bank, C/O First National Coll. Bureau, 610 Waltham Way, Sparks, NV 89437-6695
28375959	+ EDI: PHINHARRIS	Oct 23 2020 02:53:00	Harris & Harris LTD, 111 West Jackson Blvd, Ste 400, Chicago, IL 60604-4135
28375962	+ EDI: RMSC.COM	Oct 23 2020 02:53:00	Home Shopping Network, C/O Oliphant Collection Agency, PO Box 864934, Orlando, FL 32886-0001
28375961	+ Email/Text: bankruptcy@hsn.net	Oct 23 2020 00:55:00	Home Shopping Network, Bankruptcy Department, PO Box 9090, Clearwater, FL 33758-9090
28375966	Email/Text: rev.bankruptcy@illinois.gov	Oct 23 2020 00:54:00	Illinois Department of Revenue, Federal State Exchange Unit, PO Box 19026, Springfield, IL 62794-9026
28719071	Email/Text: rev.bankruptcy@illinois.gov	Oct 23 2020 00:54:00	Illinois Department of Revenue, PO Box 19035, Springfield, IL 62794-9035
28375970	EDI: IRS.COM	Oct 23 2020 02:53:00	Internal Revenue Service - 1/11, PO Box 7346, Philadelphia, PA 19101-7346
28411644	EDI: JEFFERSONCAP.COM	Oct 23 2020 02:53:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
28375977	EDI: JPMORGANCHASE	Oct 23 2020 02:53:00	National Payment Services, JP Morga, P.O. Box 182223, Columbus, OH 43218
28402196	Email/PDF: resurgentbknotifications@resurgent.com	Oct 23 2020 01:20:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
28375974	EDI: PARALONMEDCREDIT	Oct 23 2020 02:53:00	Medicredit, PO Box 1629, Maryland Heights, MO 63043-0629
28490648	EDI: PRA.COM	Oct 23 2020 02:53:00	Portfolio Recovery Associates, LLC, c/o CAPITAL ONE BANK, N.A., POB 41067, Norfolk, VA 23541
28435748	+ EDI: JEFFERSONCAP.COM	Oct 23 2020 02:53:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
28375986	+ EDI: VERIZONCOMB.COM	Oct 23 2020 02:53:00	Verizon Wireless, Attn: Bankruptcy Dept, PO Box 49, Lakeland, FL 33802-0049

TOTAL: 22

District/off: 0752-1

User: evelyn

Page 3 of 3

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
28375942	##+	Armor Systems, 1700 Kiefer Dr, Ste 1, Zion, IL 60099-5105
28375947	##+	Check n Go, Bankruptcy Department, 2547 W. Golf Rd, Hoffman Estates, IL 60169-1165
28375954	##+	Express Auto Title Loans, 4007 ALGONQUIN ROAD, Rolling Meadows, IL 60008-3001
28375968	##	Illinois Tenants Union, Michael & Douglas Pensack, 4616 N. Drake, Chicago, IL 60625-5814

TOTAL: 0 Undeliverable, 0 Duplicate, 4 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2020 at the address(es) listed below:

Name	Email Address
Catherine L. Steege, ESQ	csteege@jenner.com csteege@ecf.axosfs.com
David H Cutler	on behalf of Debtor 1 David E Agbon-Ifo cutlerfilings@gmail.com r48280@notify.bestcase.com
Marilyn O Marshall	courtdocs@chi13.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4